

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
_____ DIVISION**

**NOTICE REGARDING CREDIT
COUNSELING/BRIEFING REQUIREMENT
BEFORE FILING BANKRUPTCY**

In most cases, the bankruptcy law in effect for cases filed on or after October 17, 2005 requires that individual debtors receive a credit briefing from an approved credit counseling service BEFORE a bankruptcy case is filed. If you have not received such a briefing, you are not eligible to file a bankruptcy case unless you seek and qualify for an exemption under § 109(h)(4) of the Bankruptcy Code or submit a certification under § 109(h)(3) of the Bankruptcy Code that is satisfactory to the Court.

You may want to consult an attorney concerning the consequences of filing a case for which you are ineligible. The Clerk can provide you with a list of approved credit counseling agencies.

W. YVONNE EVANS, CLERK OF COURT
United States Bankruptcy Court